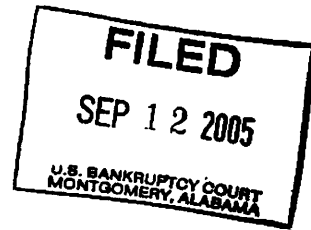


UNITED STATES BANKRUPTCY COURT

Middle District of Alabama

Notice of hand delivery filing by debtor to clerk on 9/12/05 at 9:04 AM CDT



In re:
Atheal Pierce
Debtor

Case No.: 05- 31205
Chapter: 13

NOTICE OF REQUEST FOR DISMISSAL BY DEBTOR

COMES NOW Atheal Pierce and in good faith, request for dismissal by debtor. See document attached in support of this request. Atheal Pierce has filed a new Chapter 13 case.

Respectfully submitted,

Atheal Pierce

CERTIFICATE OF SERVICE

I hereby certify that I have this day mailed or placed in the U. S. mail, postage prepaid, an exact copy of the above Notice of Request for Dismissal by Debtor to the following parties, this the 12th day of September, 2005:

Hon. Charles Parnell .
Post Office Box 2189
Montgomery, Alabama 36102-2189

Hon. Paul Pogue
1919 Minter Avenue
Selma, Alabama 36701

Hon. Teresa Jacobs
Bankruptcy Count Adm.
One Church Street
Montgomery, Alabama 36104

Hon. Curtis C. Reding
Trustee
Post Office Box 173
Montgomery, Alabama 36101-0173

Hon. James E. Walker
Post Office Box 1682
Montgomery, Alabama 36102

Mr. Barry D. Ross
Havenwood Village, Inc. and
Havenwood Village Condominium Assn.,
Inc.
Montgomery, Alabama 36105

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PROBLEMS WITH EMPLOYER BECAUSE OF CHAPTER 13

Occasionally we find situations where an officer of a credit union exerts "pressure" on a borrower to the extent that the employee feels his job may be in jeopardy due to the filing of a Chapter 13. Such tactics are illegal in that they constitute an attempt to obtain creditor preference. Any such actions must be reported to your attorney immediately.

DISCHARGE

When you have successfully completed your plan payments, you will receive notice from the court about your discharge. A discharge order will only be entered after your case has been paid in full. After the case is paid, an audit is performed. As a result of the audit process, it may take several weeks for the discharge order to enter after the case is paid.

REQUEST FOR DISMISSAL BY DEBTOR

Federal Bankruptcy Law allows you to request that your Chapter 13 case be dismissed at any time. If you should desire to stop your case, get in touch with your attorney. However, you should understand that a dismissal will reactivate all unpaid or disputed debts, all interest, finance charges and late charges in addition, you would be forced to deal with those creditors on their terms, not yours or the court's. The request for dismissal of your plan must be in writing and filed with the Court.

CREDIT RATING

Your credit rating during and after completion of Chapter 13 will be, as it is now and was in the past, the personal opinion of any credit grantor who looks at your record. A credit rating is not "A, B, or C" or "1, 2, or 3", it is a record of all your past credit performance. This record is made available to a credit grantor and he makes up his own mind, by his own standards, as to whether or not he wants to grant credit to you. Suits, collections, attachments, straight bankruptcy, credit counseling and Chapter 13 are indications, in one degree or another, of credit problems. How such records are evaluated by any given credit grantor is impossible to say. After many years and hundreds of paid-in-full Chapter 13 cases in this area, we find a good many knowledgeable credit grantors look with respect upon those who have paid in full under Chapter 13. Any credit record that has been blemished by a problem must be gradually rebuilt.